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Fill in this information to identify your case:		
United States Bankruptcy Court for the;		
NORTHERN DISTRICT OF ILLINOIS	·	1
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this a amended filing
	Chapter 7 Chapter 11 Chapter 12	. —

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint* case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	ide. Identify Yourself		and the state of t	
		About Debtor 1:	About Debtor 2 (Spouse 0	only in a Joint Case):
1.	Your full name			
	Write the name that is on	Tiffanie		
	your government-issued picture identification (for	First name	First name	
	example, your driver's	Nikole		
	license or passport).	Middle name	Middle name	
	Bring your picture identification to your	McLeary		matification as little for the high principal
	meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., .	Jr., II, III)
2.	All other names you have used in the last 8 years	9	0 000 (000)	
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal			
	Individual Taxpayer Identification number (ITIN)	xxx-xx-6683		
	·····			

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Del	otor 1 Tiffanie Nikole Mc	Leary	Case number (if known)		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	I have not used any business name or EINs.	☐ I have not used any business name or EINs.		
	Include trade names and doing business as names	Business name(s)	Business name(s)		
		EINs	EINs		
5.	Where you live		If Debtor 2 lives at a different address:		
		1910 South State #311 Chicago, IL 60616			
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for	Check one:	Check one:		
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
		I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		
			1.5 (m + 2) **		

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Tell the Court About \ chapter of the skruptcy Code you are osing to file under	Check one (Form 201) Chapte Chapte Chapte Chapte	e. (For a b. 0)). Also, er 7 er 11 er 12 er 13	description of each, see <i>Notice Required by 1</i> to the top of page 1 and check the appropriate	11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy e box.
chapter of the kruptcy Code you are osing to file under	Check one (Form 201) Chapte Chapte Chapte Chapte	e. (For a b. 0)). Also, er 7 er 11 er 12 er 13	description of each, see <i>Notice Required by 1</i> to the top of page 1 and check the appropriate	11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy e box.
	☐ Chapte ☐ Chapte ☐ Chapte ☐ high about order	er 11 er 12 er 13		
v you will pay the fee	☐ Chapte ☐ Chapte	er 12 er 13		
v you will pay the fee	Chapte	er 13		
v you will pay the fee	III wi abo	II pay the		
v you will pay the fee	abo ord	II pay the		
	,	er. If your : re-printed	nay pay. Typically, if you are paying the fee you promey is submitting your payment on your behad tress.	k with the clerk's office in your local court for more details urself, you may pay with cash, cashier's check, or money alf, your attorney may pay with a credit card or check with
	☐ Ine	ed to pay	e fee in installments. If you choose this optio	on, sign and attach the Application for Individuals to Pay
	☐ fre	quest that is not requires to you	d to, waive your fee, and may do so only if you	n only if you are filing for Chapter 7. By law, a judge may, ur income is less than 150% of the official poverty line that a installments). If you choose this option, you must fill out sial Form 103B) and file it with your petition.
ve you filed for		hgidd fa y t dalaiddiddiadau ar con o'r co	and the state of t	
kruptcy within the	■ No.			
t 8 years?	☐ Yes.	District	When	Case number
		District	When	Case number
		District	When	Case number
any bankruptcy	M No			
ses pending or being d by a spouse who is filing this case with a, or by a business ther, or by an an alliate?	☐ Yes.			
		Debtor	opingan shaqidd karangan da bar ya ga karangan da	Relationship to you
		District	When	Case number, if known
		Debtor		Relationship to you
		District	When which is a constitution of the constituti	Case number, if known
you rent your	₩ No.	Go to i	12.	
	☐ Yes.	Has yo	landlord obtained an eviction judgment agains	st you?
				Judgment Against You (Form 101A) and file it as part of
\$ 6 tuu	es pending or being d by a spouse who is filing this case with , or by a business tner, or by an liate?	es pending or being d by a spouse who is filing this case with , or by a business tner, or by an liate? you rent your No.	any bankruptcy es pending or being d by a spouse who is filing this case with , or by a business tner, or by an liate? Debtor District Debtor District you rent your idence? No. Go to line	any bankruptcy es pending or being d by a spouse who is filing this case with n, or by a business tner, or by an liate? Debtor District When Debtor District When Debtor District When When You rent your idence? No. Go to line 12.

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Deb	tor 1 Ti	iffanie Nikole Mc	Leary		Case number (If known)
	word safe on	depression of the second secon		a kindiga di wan sana sana di angan kangan kang	palacidad de la Carlo Ca
PER SE			_!	Var. Own no a Sala Bran	riotor
	Re Re	port About Any Bu	sinesses	You Own as a Sole Prop	
12.		a sole proprietor ull- or part-time ss?	₩ No.	Go to Part 4.	
			☐ Yes.	Name and location of l	business
	business an indivi separate as a cor	roprietorship is a s you operate as idual, and is not a e legal entity such poration, ship, or LLC.		Name of business, if a	ny
	If you have more that sole proprietorship, u			Number, Street, City, S	State & ZIP Code
		e sheet and attach petition.		Check the appropriate	box to describe your business:
		pomon			usiness (as defined in 11 U.S.C. § 101(27A))
				☐ Single Asset R	eal Estate (as defined in 11 U.S.C. § 101(51B))
					s defined in 11 U.S.C. § 101(53A))
					oker (as defined in 11 U.S.C. § 101(6))
				☐ None of the ab	
13.	13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?		deadlines operation in 11 U.S	s. If you indicate that you a	the court must know whether you are a small business debtor so that it can set appropriate are a small business debtor, you must attach your most recent balance sheet, statement of and federal income tax return or if any of these documents do not exist, follow the procedure
		efinition of small	M No.	·	
		s debtor, see 11 § 101(51D).	□ No.	I am filing under Chap Code.	ter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy
			☐ Yes.	I am filing under Chap	eter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.
Par	iZ: Re	port if You Own or	· Have Any	/ Hazardous Property or	Any Property That Needs Immediate Attention
14.		own or have any	₩ No.	i gaži žigling of gapaja negaminimuma keri ka kuma kuma una, ka az e až vid vid žiglindi mejanjeni pramja kraka ka ka ka	
	alleged of imm identifi	ty that poses or is I to pose a threat Inent and I able hazard to I health or safety?	☐ Yes.	What is the hazard?	
	proper	ou own any ty that needs iate attention?		If immediate attention is needed, why is it needed	d?
	perisha livestoc or a bui	ample, do you own ble goods, or ok that must be fed, ilding that needs repairs?		Where is the property?	Number, Street, City, State & Zip Code
					148/11061, Otroct, Oxy, Otate & Zip Code

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Debtor 1 Tiffanie Nikole McLeary

Case number (if known)

1270	-	31	wa	22	-
(Alle	ыd	Ж.	a	20)	13
N -			22		. 31

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of;

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

] Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Debt	ior 1 Tiffanie Nikole Mo	Leary	and Palalanda de	Case number	(if known)			
ear	6 Answer These Quest	ions for R	eporting Purposes					
A A DO	What kind of debts do you have?	16a.	Are your debts primarily con individual primarily for a personal primar	nsumer debts? Consumer debts are define anal, family, or household purpose."	ed in 11 U.S.C. § 101(8) as "incurred by an			
			☐ No. Go to line 16b.					
			Mary Yes. Go to line 17.					
		16b.	Are your debts primarily but money for a business or investigation	siness debts? Business debts are debts the transfer or through the operation of the busin	nat you incurred to obtain ess or investment.			
			☐ No. Go to line 16c.					
			☐ Yes. Go to line 17.					
		16c.	State the type of debts you ov	ve that are not consumer debts or business	GEDIS			
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter	7. Go to line 18.				
Do you estimate that after any exempt property is excluded and		🛭 Yes.	I am filing under Chapter 7. D are paid that funds will be ava	o you estimate that after any exempt prope allable to distribute to unsecured creditors?	rty is excluded and administrative expenses			
	administrative expenses are paid that funds will		₩ No					
	be available for distribution to unsecured creditors?	I	☐Yes					
18.	How many Creditors do	2 1-49		<u> </u>	<u> 25,001-50,000</u>			
	you estimate that you owe?	□ 50-99		☐ 5001-10,000 ☐ 10,001-25,000	☐ 50,001-100,000 ☐ More than100,000			
		☐ 100-1 ☐ 200-9		L 10,001-20,000				
19.	How much do you	□ \$0 - \$	\$50.000	☐ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion			
	estimate your assets to be worth?	□ \$50,0	001 - \$100,000	☐ \$10,000,001 - \$50 million	☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion			
			,001 - \$500,000 ,001 - \$1 million	☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	☐ More than \$50 billion			
20.	How much do you	□ \$0 - :	\$50,000	☐ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion			
	estimate your liabilities to be?	□ \$50,	001 - \$100,000	☐ \$10,000,001 - \$50 million	□ \$1,000,000,001 - \$10 billion			
	10 50.		,001 - \$500,000	☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion			
	at the Affine	\$500	,001 - \$1 million	the state of the s	a britanism construction of the construction o			
Par	1746 Sign Below							
For	you	I have e	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.					
		United 9	States Code. I understand the re	, I am aware that I may proceed, if eligible, elief available under each chapter, and I ch	oose to proceed under Chapter 7,			
		docume	ent, I have obtained and read the	not pay or agree to pay someone who is no e notice required by 11 U.S.C. § 342(b).				
		-	0 - 1	chapter of title 11, United States Code, spec				
		l unders bankeur and 357	stand making a false statement, ycy case can lesult in fines go	concealing property, or obtaining money of \$250,000, or imprisonment for up to 20 y	r property by fraud in connection with a ears, or both. 18 U.S.C. §§ 152, 1341, 1519,			
			e Nikole McLeary re of Debtor 1	Signature of Debto	f 2			
		Execute		Executed on				
			MM / DD / YYYY	MM	/ DD / YYYY			

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Debtor 1 Tiffanie Nikole Mo	Leary	Case	number (if known)
For your attorney, if you are represented by one	under Chapter 7, 11, 12, or 13 of title 11, Unite- for which the person is eligible. I also certify the	d States Code, and have ex at I have delivered to the de	informed the debtor(s) about eligibility to proceed calculated the relief available under each chapter ebtor(s) the notice required by 11 U.S.C. § 342(b)
If you are not represented by an attorney, you do not need to file this page.	and, in a case in which § 707(b)(4)(D) applies, schedules filed with the petition is incorrect. Signature of Attorney for Debtor	certify that I have no knowle	June 15, 2018 MM / DD / YYYY
	Naila N. Robinson Printed name Kamerlink, Stark, Powers & McNichola Firm name	s, LLC	
	221 North LaSalle Suite 1800 Chicago, IL 60601 Number, Street, City, State & ZIP Code Contact phone 312-855-0324	Email address	nrobinson@kspmlaw.com
	6302861 IL Bar number & State		and the second s

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In re	Michelle Candra Ray		Case No		
	- Company of the Comp	Debtor(s)	Chapter	, 7	
	DISCLOSURE OF COMPENSA	TION OF ATTO	ORNEY FOR I	DEBTOR(S)	
^	fursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I compensation paid to me within one year before the filing of the rendered on behalf of the debtor(s) in contemplation of or i	he petition in bankrupt	cy, or agreed to be parameters as	follows:	l that es rendered or to
	For legal services, I have agreed to accept			1,500.00	
	Prior to the filing of this statement I have received			1,500.00	
	Balance Due		\$	0.00	
2. 1	The source of the compensation paid to me was:				
	Debtor				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	I have not agreed to share the above-disclosed compensat	ion with any other pers	on unless they are m	embers and associa	ites of my law firm.
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names o	with a person or person of the people sharing in	ns who are not memb the compensation is	ers or associates of attached.	my law firm. A
5.	In return for the above-disclosed fee, I have agreed to render	legal service for all asp	ects of the bankrupto	cy case, including:	
,	a. Analysis of the debtor's financial situation, and rendering b. Preparation and filing of any petition, schedules, statement c. Representation of the debtor at the meeting of creditors and d. [Other provisions as needed] Negotiations with secured creditors to reduce reaffirmation agreements and applications at 522(f)(2)(A) for avoidance of liens on housely	nt of affairs and plan what confirmation hearing ce to market value; as needed; preparat hold goods.	nch may be required to and any adjourned exemption planni ion and filing of m	; hearings thereof; ng; preparation :	and filing of
6.	By agreement with the debtor(s), the above-disclosed fee doe Representation of the debtors in any discha any other adversary proceeding.	es not include the follow orgeability actions, j	ving service: udicial lien avoida	ances, relief fron	n stay actions or
		ERTIFICATION			
this l	I certify that the foregoing is a complete statement of any agreement of agreement of any agreement of a second of a secon	reement or arrangemen	for payment to me f	or representation of	f the debtor(s) in
	une 15, 2018	Naila N. Robin	rson 6302861	To any long to the state of the	ng lang lang kang ng mga n Ng mga ng mg
£	Oate (Signature of Att Kamerlink, St 221 North Las Chicago, IL 6	orney ark, Powers & Mc Salle Suite 1800		
		nrobinson@k Name of law fir		······································	named Nysh Aurora, a dayar ya a taka da da
		ivame of taw fir.	II		Constitute springer, and the contract to constitute spring that the contract that the contract to contract the contract the contract to contract the contract the contract to contract the contract

KAMERLINK, STARK, POWERS & McNICHOLAS, L.L.C. 221 N. LaSalle Street, Suite 1800 Chicago, Illinois 60601

CHAPTER 7 BANKRUPTCY ATTORNEY FEE AGREEMENT

AGREEMENT MADE this 16th day of <u>March</u>, 2018, at Chicago, Illinois between Michelle Ray hereinafter referred to as the Client, and KAMERLINK, STARK, POWERS & McNICHOLAS L.L.C., hereinafter referred to as the Attorney.

CHAPTER 7:

The attorney's fee for an individual Chapter 7 case is \$1500.00, which includes the Chapter 7 filing fee in the amount of \$335.00. The total amount may be paid in full in advance, or you may elect payments.

SCOPE OF REPRESENTATION:

The Client agrees to and understands that the scope of legal services to be provided under this Fee Agreement shall be expressly limited to the following:

- 1. The attorney will review and analyze your current financial situation;
- 2. The attorney will make a determination as to whether client qualifies for relief under Chapter 7 and/or Chapter 13 of the Bankruptcy Code;
- 3. The attorney will describe the type of debt relief available under Chapter 7 or Chapter 13 and will describe how the bankruptcy process works;
- 4. We will provide the client with various written notices required to be provided by the Bankruptcy Code;
- 5. We will provide a questionnaire to be completed, with instructions, and a list of documents to be provided to this office and the Bankruptcy Court and/or Trustee;

NOTE: IT IS EXTREMELY IMPORTANT THAT YOU COMPLETE THE QUESTIONNAIRE ACCURATELY AND THOROUGHLY BEFORE YOU TURN IT IN TO OUR OFFICE FOR PROCESSING.

- 6. With the client's assistance and with information provided by the client, we will prepare a bankruptcy petition and all required schedules, including but not limited to schedules of assets and liabilities; schedules of income and expenses, a statement of financial affairs; and a schedule of exempt property;
- 7. We will compute your average monthly income based on income for the past 6 months as provided by the client, and we will complete the Bankruptcy Means Test;
- 8. The attorney will represent the client at the Meeting of Creditors after the case is filed. If the attorney is unavailable, substitute representation will be provided;
- 9. The attorney will negotiate with secured creditors in disputes over the value of real estate and vehicles and will provide representation in the execution of reaffirmation agreements, if applicable;

The above referenced fee shall include legal services specifically described above. Additional fees may apply if the Client(s) seeks further representation for hearings, motions, amendments, challenges, objections, judicial lien avoidance, relief from the automatic stay, adversary proceedings, actions, audits etc., that could arise during the course of representation), the Client(s) must enter into a separate fee agreement for additional representation.

CLIENT'S DUTY TO COOPERATE:

It is the Client's responsibility to provide the Firm with all the necessary documents and information to accurately prepare the petition. Upon request, Client must promptly furnish complete, detailed and accurate information to the Firm, including but not limited to, Bankruptcy Questionnaire, Credit Counseling Certificates, Deeds, Vehicle Valuations, Divorce Decrees, Child Support Orders, Social Security award letters, Income Tax Returns, Real Estate Tax Statements, Retirement Account Statements, Pay Check Stubs, Police & Accident Reports, Law Suits, Wage Garnishments, and Judgments.

By signing this fee agreement, you acknowledge and agree that you have read the agreement and understand the terms contained therein.

Tiffany VicLeary

3/16/18

3/16/18

Naila N. Robinson

3/16/18

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rebtor 1 Tiffanie Nikole First Name rebtor 2 spouse, if filing) First Name Inited States Bankruptcy Court for the case number	e McLeary Middle N	lame			
rebtor 2 First Name Inited States Bankruptcy Court for th		iame	Last Name		
Inited States Bankruptcy Court for th	Middle N		Last Natile		
			Last Name		
ase number	ne: NORTHERN	DISTRICT	T OF ILLINOIS		
		And the state of t			☐ Check if this is an amended filing
Official Form 106A/B					
Schedule A/B: Pro	operty				12/15
nswer every question.	lding, Land, or Othe	er Real Esta	orm. On the top of any additional pages ate You Own or Have an Interest in e, building, land, or similar property?		
Yes. Where is the property?		What is th	ne property? Check all that apply		
1 1910 S. State Street		☐ Sin	ngle-family home	Do not deduct secured of	
А	ription	☐ Sin		Do not deduct secured cl the amount of any secure Creditors Who Have Clai	d claims on Schedule D:
.1 1910 S. State Street #311 Street address, if available, or other descri	60616-0000	Sin Du	ngle-family home plex or multi-unit building andominium or cooperative anufactured or mobile home nd	the amount of any secure Creditors Who Have Clai Current value of the entire property?	d claims on Schedule D: ms Secured by Property. Current value of the portion you own?
.1 1910 S. State Street #311 Street address, if available, or other descri		Sin Du Co Ma Lar Inv Ott	ngle-family home uplex or multi-unit building undominium or cooperative unufactured or mobile home nd vestment property meshare her	Current value of the entire property? \$250,000.00 Describe the nature of (such as fee simple, ter	d claims on Schedule D: ms Secured by Property Current value of the portion you own? \$250,000.00 your ownership interest
.1 1910 S. State Street #311 Street address, if available, or other descri	60616-0000	Sin Du Co Ma Lar Inv Inv Ott Who has	ngle-family home uplex or multi-unit building undominium or cooperative anufactured or mobile home nd vestment property meshare	Current value of the entire property? \$250,000.00 Describe the nature of	d claims on Schedule D: ms Secured by Property. Current value of the portion you own? \$250,000.00
.1 1910 S. State Street #311 Street address, if available, or other descri	60616-0000	Sin Du Co Ma Lai Inv Inv Ott Who has De	ngle-family home uplex or multi-unit building undominium or cooperative anufactured or mobile home nd vestment property meshare her an interest in the property? Check one	Current value of the entire property? \$250,000.00 Describe the nature of (such as fee simple, ter a life estate), if known.	d claims on Schedule D: ms Secured by Property. Current value of the portion you own? \$250,000.00

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Best Case Bankruptcy

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	Tiffanie Nikole	McLeary	Ü8	ase number (if known)	
. Cars, va	ans, trucks, tractors	s, sport utility vel	nicles, motorcycles		
□No					
Yes					
- 163				premise Könner draumpse Legaret Lattigo H	structopes word des AUPPROLISIE
3.1 Mak	ce: Lexus		Who has an interest in the property? Check one	Do not deduct secured cl the amount of any secure	aims or exemptions. Put ed claims on Schedule D:
Mod	iel: ES		Debtor 1 only	Creditors Who Have Clai	ms Secured by Property.
Yea	c 2003		Debtor 2 only	Current value of the	Current value of the
	roximate mileage:	188,000	Debtor 1 and Debtor 2 only	entire property?	portion you own?
Oth	er information:	de la	At least one of the debtors and another		
			☐ Check if this is community property	\$1,940.00	\$1,940.00
			(see instructions)		2.010 700000
Waterch Example ■ No □ Yes	raft, aircraft, motor es: Boats, trailers, mo	homes, ATVs an otors, personal wa	d other recreational vehicles, other vehicles, ar tercraft, fishing vessels, snowmobiles, motorcycle	nd accessories accessories	
Add th	e dollar value of th you have attached	e portion you ow for Part 2. Write	n for all of your entries from Part 2, including a that number here	any entries for	\$1,940.00
	escribe Your Persona				was sain garrafanjing programmen de englebye de de de alamini (Adequal ade personal mello de englebye de engle
Do you o	wn or have any leg	al or equitable in	terest in any of the following items?	un anno 1990 ann an Iordan an Aireann an Iordan an Iordan an Iordan an Iordan an Aireann an Aireann an Aireann	Current value of the portion you own?
					Do not deduct secured
i, Housel Examp	hold goods and fur ples: Major appliance	nishings es, furniture, linens	, china, kitchenware		claims or exemptions.
Examp □ No	oles: Major appliance Describe	es, furniture, linens	nishings, including three (3) beds linen, liv		\$1,000.00
Examp □ No	oles: Major appliance Describe	es, furniture, linens			
Examp No Yes	onics including cell place	Household Furn furniture, kitcher d radios; audio, vid hones, cameras, n	nishings, including three (3) beds linen, liv	ving room ters, scanners; music collect	\$1,000.00
Examp No Yes T. Electro Examp	onics including cell place	Household Furn furniture, kitcher d radios; audio, vid hones, cameras, n	nishings, including three (3) beds linen, liven and bathroom furnishings eo, stereo, and digital equipment; computers, print nedia players, games	ving room ters, scanners; music collect	\$1,000.00
Electron Example No Yes Collected Example Example No No	onics onics onics onics ones: Televisions and including cell pl	Household Furn furniture, kitcher d radios; audio, vid hones, cameras, n	nishings, including three (3) beds linen, liven and bathroom furnishings eo, stereo, and digital equipment; computers, print nedia players, games visions, stereo equipment, computer and prints, or other artwork; books, pictures, or other artwork;	ving room ters, scanners; music collect	\$1,000.0 sions; electronic devices
Electron Example No Yes Collect Example No Yes	polics: Major appliance Describe Describe Describe tibles of value poles: Antiques and fig other collection Describe	Household Furniture, kitcher diradios; audio, vidhones, cameras, number diradios; paintings, is, memorabilia, con diradios paintings, is, memorabilia, con diradios paintings, as, memorabilia, con diradios,	nishings, including three (3) beds linen, liven and bathroom furnishings eo, stereo, and digital equipment; computers, print nedia players, games visions, stereo equipment, computer and prints, or other artwork; books, pictures, or other artwork;	ters, scanners; music collect tablets art objects; stamp, coin, or b	\$1,000.0 sions; electronic devices \$750.0 aseball card collections;
Electron Examp No Yes Electron Examp No Yes Collect Examp Examp Examp No Yes	onics onics onics onics ones: Televisions and including cell pl tibles of value offes: Antiques and figother collection b. Describe ment for sports and ples: Sports, photogi	Household Furniture, kitcher diradios; audio, vidhones, cameras, number diradios; paintings, is, memorabilia, con diradios paintings, is, memorabilia, con diradios paintings, as, memorabilia, con diradios,	nishings, including three (3) beds linen, liven and bathroom furnishings eo, stereo, and digital equipment; computers, print nedia players, games visions, stereo equipment, computer and prints, or other artwork; books, pictures, or other a bliectibles	ters, scanners; music collect tablets art objects; stamp, coin, or b	\$1,000.0 stons; electronic devices \$750.0 aseball card collections;
Electron Examp No Yes Electron Examp No Yes Collect Examp No Yes Equippe Examp No Yes Collect Examp No Yes	onics oles: Televisions and including cell pl tibles of value oles: Antiques and figother collection b. Describe ment for sports and musical instrum c. Describe	Household Furrifurniture, kitcher furniture, kitcher furniture, kitcher fradios; audio, vidhones, cameras, number frammer fram	nishings, including three (3) beds linen, liven and bathroom furnishings eo, stereo, and digital equipment; computers, print nedia players, games visions, stereo equipment, computer and prints, or other artwork; books, pictures, or other a bliectibles	ters, scanners; music collect tablets art objects; stamp, coin, or b	\$1,000.00 tions; electronic devices \$750.0 aseball card collections;
Examp No Yes Electron Examp No Yes Collect Examp No Yes Collect Examp No Yes Collect Examp No Yes No	onics oles: Televisions and including cell pl tibles of value oles: Antiques and figother collection b. Describe ment for sports and musical instrum c. Describe	Household Furrifurniture, kitcher furniture, kitcher furniture, kitcher fradios; audio, vidhones, cameras, number frammer fram	nishings, including three (3) beds linen, liven and bathroom furnishings eo, stereo, and digital equipment; computers, print nedia players, games visions, stereo equipment, computer and prints, or other artwork; books, pictures, or other ablectibles	ters, scanners; music collect tablets art objects; stamp, coin, or b	\$1,000.00 tions; electronic devices \$750.0 aseball card collections;

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Debtor 1	Tiffanie Niko	le McLe	ary	Case number (if i	known)
☐ Yes.	Describe				
□ No	es ples: Everyday cl . Describe	othes, furs	, leather coats, design	er wear, shoes, accessories	
		Busine	ss casual clothing	and children's clothing	\$500.00
■ No □ Yes 13. Non-fi Exam ■ No □ Yes 14. Any o ■ No	ples: Everyday je Describe arm animals pples: Dogs, cats, Describe	birds, hors	ses old items you did no	nent rings, wedding rings, heirloom jewelry, watches, g	
15. Add for F	the dollar value Part 3. Write that	of all of y number h	our entries from Part nere	t 3, including any entries for pages you have attach	\$2,250.00
Do you o	nples: Money you	legal or e	quitable interest in a	e, in a safe deposit box, and on hand when you file yo	Current value of the portion you own? Do not deduct secured claims or exemptions. ur petition
17 Denn	sits of money	savings, o	other financial accou	nts; certificates of deposit; shares in credit unions, bro	kerage houses, and other similar
	5,			Institution name:	
		17.1.	Checking	Chase	\$100.00
		17.2.	Saving	Chase	\$1.00
-		17.3.	Credit Union account	United Credit Union	\$0.00
Exar	mples: Bond funds	, or public s, investme	cily traded stocks ent accounts with brok	erage firms, money market accounts	
19. Non-	publicly traded s t venture	stock and		rated and unincorporated businesses, including ar	i interest in an LLC, partnership, and

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Debto	r 1 Tiffa	anie Nikole McLeary	Case number (if known)	Land Control C
	Yes. Give	specific information about them Name of entity;	% of ownership:	
N: N: 	egotiable in on-negotial No	estruments include personal checks, c	gotiable and non-negotiable instruments ashiers' checks, promissory notes, and money orders. transfer to someone by signing or delivering them.	
E.	x <i>amples:</i> Ir No	or pension accounts hterests in IRA, ERISA, Keogh, 401(k)	, 403(b), thrift savings accounts, or other pension or profit-sharing plans	
	Yes. List ea	ach account separately. Type of account:	Institution name:	
			Cook County Pension (Chicago Board of Education - Teacher)	Unknown
Y E	our share o xamples: A	osits and prepayments of all unused deposits you have made greements with landlords, prepaid rer	so that you may continue service or use from a company nt, public utilities (electric, gas, water), telecommunications companies, or c	others
	No Yes		Institution name or individual:	
	nnuities (A No Yes		oney to you, either for life or for a number of years)	
26	U.S.C. §§	n education IRA, in an account in a 530(b)(1), 529A(b), and 529(b)(1).	a qualified ABLE program, or under a qualified state tuition program.	
	No Yes	Institution name and descrip	tion. Separately file the records of any interests.11 U.S.C. § 521(c):	
	rusts, equi No	table or future interests in property	(other than anything listed in line 1), and rights or powers exercisable	e for your benefit
		specific information about them		
E E	Examples: I No	oyrights, trademarks, trade secrets, nternet domain names, websites, processoring information about them	, and other intellectual property ceeds from royalties and licensing agreements	
27 1	icaneae fr	anchises, and other general intang	ibles ooperative association holdings, liquor licenses, professional licenses	
	No Yes. Give	specific information about them		
Mon	ey or prop	erty owed to you?	P	urrent value of the ortion you own? o not deduct secured aims or exemptions.
	No	s owed to you specific information about them, inclu	iding whether you already filed the returns and the tax years	
	i amily sup Examples: I I No	p ort Past due or lump sum alimony, spous	al support, child support, maintenance, divorce settlement, property settler	nent
		specific information		

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Debtor 1 Tiffanie Nikole McLeary		Ca	se number (if known)	
	Past due support obligation ov father of Debtor's children amount unknown) estimate \$4,000.00	(actual	Past Due Child Support - arrearage	Unknown
 Other amounts someone owes you Examples: Unpaid wages, disability i benefits; unpaid loans yo No 	insurance payments, disability benefits, sic	ck pay, vacation p	oay, workers' compensa	tion, Social Security
☐ Yes. Give specific information				
☐ No Yes. Name the insurance company		redit, homeowne Beneficiary:		Surrender or refund
Compa	ny name:	Delicilcially.	•	value:
namin	ork Life - Life Insurance Policy og Debtor's children as iciaries	Jayden M Laci McLo	lcLeary and eary	\$0.00
Examples: Accidents, employment of No ☐ Yes. Describe each claim	her or not you have filed a lawsuit or ma disputes, insurance claims, or rights to sue d claims of every nature, including coun			et off claims
35. Any financial assets you did not al■ No☐ Yes. Give specific information	Iready list			
36. Add the dollar value of all of you for Part 4. Write that number her	r entries from Part 4, including any entr	ies for pages yo	ou have attached	\$101.00
Part 5: Describe Any Business-Related Pr	roperty You Own or Have an Interest In. List	any real estate in l	Part 1.	
37. Do you own or have any legal or equita No. Go to Part 6. Yes. Go to line 38.	ble interest in any business-related property	?		
Part 6: Describe Any Farm- and Commerc If you own or have an interest in farm	cial Fishing-Related Property You Own or Ha mland, list it in Part 1.	ve an Interest In.	mphamaching are man hadan mada man a 2 ballah ballan dalar dinari 1802-1803 menengan	
46. Do you own or have any legal or e ■ No. Go to Part 7. □ Yes. Go to line 47.	equitable interest in any farm- or commo	ercial fishing-rel	ated property?	
	wn or Have an Interest in That You Did Not Li	ist Above		

Official Form 106A/B

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Debtor	1 Tiffanie Nikole McLeary		Case number (if known)	And the second s
53. Do y <i>Exe</i>	you have other property of any kind you did not already list? amples: Season tickets, country club membership			
SE N				
□ Ye	es. Give specific information			
54. A c	dd the dollar value of all of your entries from Part 7. Write tha	et number here		\$0.00
Part 8:	List the Totals of Each Part of this Form			A STATE OF THE STA
55. P a	art 1: Total real estate, line 2	***************************************		\$250,000.00
56. Pa	art 2: Total vehicles, line 5	\$1,940.00		
57. Pa	art 3: Total personal and household items, line 15	\$2,250.00		
58. P a	art 4: Total financial assets, line 36	\$101.00		
59. P a	art 5: Total business-related property, line 45	\$0.00		
60. Pa	art 6: Total farm- and fishing-related property, line 52	\$0.00		
61. Pa	art 7: Total other property not listed, line 54 +	\$0.00		
62. To	otal personal property. Add lines 56 through 61	\$4,291.00	Copy personal property to	tal \$4,291.00
63. To	otal of all property on Schedule A/B. Add line 55 + line 62		1 mag	\$254,291.00

Best Case Bankruptcy

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Fill in this infor	mation to identify your	case:			
Debtor 1	Tiffanie Nikole McLeary				
	First Name	Middle Name	Last Name		
Debtor 2				Arra Amerika i Arramo 2 Arramo	
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)				1 -	k if this is an ded filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	Identify the Property You Claim as E	xempt		and the distributed for transportant and proper final policy transporting to the policy transport to the continue of the conti			
1.	Which set of exemptions are you claiming?	Check one only, eve	n if yo	ur spouse is filing with you.			
	☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)						
	You are claiming federal exemptions. 11 U	J.S.C. § 522(b)(2)					
2.	For any property you list on Schedule A/B	that you claim as exe	empt,	fill in the information below.			
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B		ount of the exemption you claim ck only one box for each exemption.	Specific laws that allow exemption		
	1910 S. State Street #311 Chicago, IL	\$250,000.00		\$23,675.00	11 U.S.C. § 522(d)(1)		
	60616 Cook County Line from Schedule A/B: 1.1	SOCIO III (Constituti dell'internazione proprietta dell'internazione dell'internazione dell'internazione dell'i		100% of fair market value, up to any applicable statutory limit			
dutareuru	2003 Lexus ES 188,000 miles	\$1,940.00		\$1,940.00	11 U.S.C. § 522(d)(2)		
Line from S	Elle rom concade / vb. co.			100% of fair market value, up to any applicable statutory limit			
	Household Furnishings, including	\$1,000.00		A SAME AND A SAME SAME SAME SAME SAME SAME SAME SA	11 U.S.C. § 522(d)(3)		
	three (3) beds linen, living room furniture, kitchen and bathroom furnishings Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit			
1.27 1	Household televisions, stereo	\$750.00		\$750.00	11 U.S.C. § 522(d)(3)		
	equipment, computer and tablets Line from Schedule A/B: 7.1	The second secon		100% of fair market value, up to any applicable statutory limit			
www.	Business casual clothing and	\$500.00			11 U.S.C. § 522(d)(3)		
	children's clothing Line from Schedule A/B: 11.1			100% of fair market value, up to any applicable statutory limit			

Schedule C: The Property You Claim as Exempt

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otor 1	Tiffanie Nikole McLeary	- Annah		Case number (if known)		
	description of the property and line on dule A/B that lists this property	Current value of the portion you own Copy the value from		ount of the exemption you claim ck only one box for each exemption.	Specific laws that allow exemption	
	ecking: Chase	Schedule A/B \$100.00		\$100.00	11 U.S.C. § 522(d)(5)	
Line	from Schedule A/B: 17.1			100% of fair market value, up to any applicable statutory limit		
	ing: Chase	\$1.00			11 U.S.C. § 522(d)(5)	
Line	e from Schedule A/B: 17.2			100% of fair market value, up to any applicable statutory limit		
	dit Union account: United Credit	\$0.00			11 U.S.C. § 522(d)(5)	
Unio Line	on from Schedule A/B: 17.3		圝	100% of fair market value, up to any applicable statutory limit		
	ok County Pension (Chicago ard of Education - Teacher)	Unknown		\$0.00	11 U.S.C. § 522(d)(12)	
	from Schedule A/B: 21.1			100% of fair market value, up to any applicable statutory limit		
	v York Life - Life Insurance Policy	/ \$0.00		\$0.00	11 U.S.C. § 522(d)(11)(C)	
ben Ben Lac	ng Debtor's children as ficiaries ficiary: Jayden McLeary and McLeary rom Schedule A/B: 31.1			100% of fair market value, up to any applicable statutory limit		
Are (Sub	Are you claiming a homestead exemption of more than \$160,375? Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)					
2.5	No					
	Yes. Did you acquire the property cover	ered by the exemption w	ithin 1	,215 days before you filed this case	?	
	□ No					
	☐ Yes					

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Fill in this informat	ion to identify you	case:			
1 _	Tiffanie Nikole N First Name	Middle Name Last Name			
Debtor 2			Link to the best of the second		
(Spouse if, filing)	First Name	Middle Name Last Name		0 A	
United States Bankr	ruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS			
Case number					Market Committee
(if known)					if this is an led filing
- Contract of the Contract of		and resident control of the second control o		amend	ed ming
Official Form	106D				
***************************************		Who Have Claims Secur	ed by Property	7	12/15
Be as complete and a is needed, copy the A number (if known).	ccurate as possible. I dditional Page, fill it c	f two married people are filing together, both are out, number the entries, and attach it to this form	equally responsible for sup . On the top of any addition	pplying correct informa al pages, write your na	tion. If more space ne and case
1. Do any creditors ha	ve claims secured by	your property?			
☐ No. Check th	nis box and submit th	is form to the court with your other schedules	. You have nothing else to	report on this form.	
Yes, Fill in a	I of the information b	pelow.			
Belling List All S	Secured Claims				
for each claim. If more much as possible, list	e than one creditor has	nore than one secured claim, list the creditor separa a particular claim, list the other creditors in Part 2. A al order according to the creditor's name.	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Column C Unsecured portion If any \$82,387.33
Cooper)		Describe the property that secures the claim:	\$332,387.33	\$250,000.00	\$02,301,33
Creditor's Name		1910 S. State Street #311 Chicago, IL 60616 Cook County			
8950 Cypres	ss Waters	As of the date you file, the claim is: Check all that	」 ∶		
Blvd	E062	apply.			
Irving, TX 7	and a contraction of the contrac	Contingent			
Number, Street, C	ity, State & Zip Code	☐ Unliquidated ☐ Disputed			
Who owes the debt	? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only		An agreement you made (such as mortgage or	secured		
Debtor 2 only		car loan)			
Debtor 1 and Debt	ior 2 only	☐ Statutory lien (such as tax lien, mechanic's lien))		
At least one of the	•	☐ Judgment lien from a lawsuit	•		
Check if this claim	m relates to a	Other (including a right to offset)	L. L	andreadh an dear an	and the second and th
Date debt was incur	red 02/11	Last 4 digits of account number 964	10		
and the second s	A Stable And Add Add Add Add Add Add Add Add Add		and the second s	To the Control of the	
Add the dellar set	ie of your entries in C	olumn A on this page. Write that number here:	\$332,38	7.33	
		the dollar value totals from all pages.	\$332,38		
Write that number			\$33E,30	7.00	

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

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WW. 2000.74()	476/75-Y10400-y460		005 45 8 25 a 15 a 15 a 15 a					
Fill in ti	nis informa	tion to identify your (ase:					
Debtor 1	1	Tiffanie Nikole Mo			Last Name	and the state of t		
	_	First Name	Middle Nar	ne	Last Name			
Debtor 2 (Spouse if,		First Name	Middle Nar	ne	Last Name	and the first recovery to the second		
United S	States Bank	ruptcy Court for the:	NORTHERN	DISTRICT OF IL	LINOIS	alanda disalah di sepagai di pengahangan dan dalah di se di Selatan dan di sebagai dan dan dan dan dan dan dan	100	
Case nu (if known)	and report with							neck if this is an nended filing
Sche	al Form dule E/I	F: Creditors W	/ho Have	Unsecured	Claims			12/15
any exec Schedule Schedule left. Attac name an	utory contra e G: Executo e D: Creditor ch the Conti d case numb	cts or unexpired leases	that could resultined Leases (Off ured by Propert ge. If you have n	t in a claim. Also icial Form 106G). y. If more space is o information to re	Do not include a	iny creditors with parti	ially secured claims out, number the ent	ries in the boxes on the
		s have priority unsecure			And the second s	entrituration to the contract of the contract	and the state of t	- Selection - Sele
	No. Go to Par		w olumb ngame	.,				
		ί Ζ.						
	Yes.	of Your NONPRIORI	Y Unsecured	Claims			Total Make	
	No. You have Yes.	s have nonpriority unse	oart. Submit this f	orm to the court witl			was a ray, a say a ray of the same section.	oons, estreomer <u>a vod</u> a (Espiraneri).
uns thai	ecured claim n one creditor	nonpriority unsecured c list the creditor separate holds a particular claim,	ly for each claim. list the other cred	For each claim liste itors in Part 3.If you	a isawa utanan na	vne of classifics. Do side	HSE CIAILIS ARCAUS INC	AUGEO HE LOUGH THE ISSUED
4.1	Advocat	e Healthcare		Last 4 digits of ac	count number	9347		\$355.00
		Creditor's Name	<u></u>	When was the de	bt incurred?	1/3/08		
	Number Str	e, IL 60522 eet City State Zlp Code red the debt? Check one	aladaman karifolios (spr), myyletakamana	As of the date you	u file, the claim i	s: Check all that apply		
	Debtor '	1 only		☐ Contingent				
	☐ Debtor :			☐ Unliquidated				
		1 and Debtor 2 only		☐ Disputed				
		one of the debtors and a	nother	Type of NONPRIC	RITY unsecure	d claim:		
		if this claim is for a con		☐ Student loans				
	debt		-	Obligations aris		ration agreement or div	orce that you did not	
	Is the clair	n subject to offset?				ng plans, and other simil	ar debts	
				Other, Specify				
	☐ Yes			other, Specify	and the same of th			

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Debtor	1 Tiffanie Nikole McLeary		Case number (if know)	- 1 / 2 / 2 / 2 / 2 / 2 / 2 / 2 / 2 / 2 /
4.2	American Express	Last 4 digits of account number	7301	\$1,055.00
. لـــــــا	Nonpriority Creditor's Name P.O. Box 981537	When was the debt incurred?	08/2009	
	El Paso, TX 79998 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	No.	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other, Specify Credit Card		
4.3	Ann & Robert Lurie Children's Hosp	Last 4 digits of account number	9146	\$4,901.32
	Nonpriority Creditor's Name P.O. Box 4051	When was the debt incurred?	6/10/17	
	Carol Stream, IL 60197	***************************************		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	ed claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	₩ No	☐ Debts to pension or profit-shari		
	Yes	Medical bills Medical bills		
[4.4]	Athletic and Therapeutic Inst.	Last 4 digits of account number	7616	\$1,095.00
<u></u>	Nonpriority Creditor's Name P.O. Box 371863	When was the debt incurred?	5/9/17	
	Pittsburgh, PA 15250 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecur	ed claim:	
	Check if this claim is for a community	Student loans		
	debt		paration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	ring plans, and other similar debts	
	⊠ No		ing pians, and once similar deots	
•	☐ Yes	Other. Specify Medical		
				4/

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Debtor	1 Tiffanie Nikole McLeary	Case number (if know)	
4.5	Athletico	Last 4 digits of account number	\$199.63
السنسسب	Nonpriority Creditor's Name 709 Enterprise Dr.	When was the debt incurred?	
	Oak Brook, IL 60523 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
	No No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify 7/6/17	
4.6	ATI	Last 4 digits of account number	\$1,185.00
	Nonpriority Creditor's Name P.O. Box 371863	When was the debt incurred? 5/9/17	
	Pittsburgh, PA 15250		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	•	Debts to pension or profit-sharing plans, and other similar debts	
	■ No □ Yes	Medical Medical	
	Li tes	- Otto. Openly	
4.7	Bestbuy Credit Card Nonpriority Creditor's Name	Last 4 digits of account number	\$140.00
	P.O. Box 790441 Saint Louis, MO 63179	When was the debt incurred?	
	Number Street City State ZIp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Is the claim subject to offset?	Debts to pension or profit-sharing plans, and other similar debts	
	M No	·	
	☐ Yes	Other. Specify Credit Card	

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Debtor 1	Tiffanie Nikole McLeary	Case number (If know)	
	Capital One/Neiman Marcus	Last 4 digits of account number 9199	\$1,087.00
	Nonpriority Creditor's Name P.O. Box 30253	When was the debt incurred? 10/1/2013	
_	Salt Lake City, UT Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	•	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce report as priority claims	e that you did not
	₩ No	Debts to pension or profit-sharing plans, and other similar	debts
	☐ Yes	Other. Specify Charge Card	and reference that the conversal part is the conversal of
4.9	Chase Bank	Last 4 digits of account number 0819	\$5,214.00
	Nonpriority Creditor's Name P.O. Box 15298 Wilmington, DE 19850	When was the debt incurred? 04/11	ook dalahayan ahaan kanamaa ka ahaa ahaa ahaa ahaa ahaa ahaa ah
•	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	Obligations arising out of a separation agreement or divor	ce that you did not
	Is the claim subject to offset?	report as priority claims	debte
	Mo No	Debts to pension or profit-sharing plans, and other similar	debts
	Yes	Other. Specify Credit Card	
4.1	Choice Recovery	Last 4 digits of account number 7626	\$400.00
	Nonpriority Creditor's Name 1550 Old Henderson Road Suite S100	When was the debt incurred?	and the second section of the section of the section of the second section of the secti
	Columbus, OH 43220 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divoreport as priority claims	rce that you did not
	No No	Debts to pension or profit-sharing plans, and other similar	
	☐ Yes	Other. Specify Collection agency - Medical L	oills

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Debtor 1	Tiffanie Nikole McLeary	the state of the s	Case number (if know)	
4.1	Comenity Bank/Antylrmc	Last 4 digits of account number	8848	\$4,331.00
The state of the s	Nonpriority Creditor's Name P.O. Box 182789 Columbus, OH 43218	When was the debt incurred?	10/21/13	
1	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	□ Debtor 2 only □ Debtor 1 and Debtor 2 only	☐ Unliquidated ☐ Disputed	Labeline	
ĺ	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt	Type of NONPRIORITY unsecured ☐ Student loans	ration agreement or divorce that you did not	
I	gent Is the claim subject to offset? No	report as priority claims Debts to pension or profit-sharin		
	Yes		I - Ann Taylor	
	Comenity Bank/Capital Bank	Last 4 digits of account number	7257	\$289.00
	Nonpriority Creditor's Name P.O. Box 182120	When was the debt incurred?	01/2016	
w	Columbus, OH 43218 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sep	aration agreement or divorce that you did not	
	is the claim subject to offset? No	report as priority claims Debts to pension or profit-shari	ng plans, and other similar debts	
	Yes	Other. Specify Charge Ac	count	and the state of t
4.1	Credit First National Bank/Fireston	Last 4 digits of account number	5948	\$1,358.00
	Nonpriority Creditor's Name P.O. Box 81315 Cleveland, OH 44181-0315	When was the debt incurred?	01/2016	
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is; Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecur	ed claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	paration agreement or divorce that you did not	
	No No	Debts to pension or profit-shar		
		Other. Specify Charge Ac		

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Debtor 1	Tiffanie Nikole McLeary	Harding to the state of the sta	Case number (if know)			
4.1	Credit One Bank	Last 4 digits of account number	5602	\$1,606.00		
	Nonpriority Creditor's Name P.O. Box 98872 Las Vegas, NV 89193	When was the debt incurred?	08/2014			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply			
	Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured	4 alaimy			
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	ration agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims Debts to pension or profit-sharin	g plans, and other similar debts			
	☐ Yes	Other Specify Credit Card	anadoppipaming relativisments and a constitutive following a machinement in an abilities (self-of-state modelline translation a constitutive translation and a constitutive translations.)			
4.1 5	Credit One Bank	Last 4 digits of account number	2182	\$712.00		
	Nonpriority Creditor's Name P.O. Box 98872	When was the debt incurred?	08/2015			
	Las Vegas, NV 89193 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply			
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not			
	₩ No	Debts to pension or profit-sharing	ng plans, and other similar debts			
	Yes	Other. Specify Credit Care		and the second s		
4.1	DSNB/Bloomingdales	Last 4 digits of account number	2738	\$2.00		
	Nonpriority Creditor's Name P.O. Box 8218 Mason, OH 45040	When was the debt incurred?	03/11			
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply			
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	At least one of the debtors and another	Type of NONPRIORITY unsecure	ed claim:			
	Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a sep report as priority claims	paration agreement or divorce that you did not			
	No No	Debts to pension or profit-share				
	☐ Yes	Other, Specify Charge ac	count			
			,			

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Debtor 1	Tiffanie Nikole McLeary	Case number (if know)				
4.1 7	DSNB/Macy's	Last 4 digits of account number 7871	\$1,063.06			
	Nonpriority Creditor's Name P.O. Box 8218 Monroe, OH 45050	When was the debt incurred? 10/2013	and the state of t			
_	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that	you did not			
	Is the claim subject to offset?	report as priority claims				
	M No	Debts to pension or profit-sharing plans, and other similar debts				
	☐ Yes	Other. Specify Charge account				
1,1	Escallate, Inc.	Last 4 digits of account number 3733	\$472.00			
	Nonpriority Creditor's Name 5200 Stoneham Rd Ste 200 North Canton, OH 44720	When was the debt incurred? 4/14/2014				
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	Disputed				
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that report as priority claims	it you did not			
	₩ No	Debts to pension or profit-sharing plans, and other similar debts	•			
	☐ Yes	Other. Specify Collection matter	and the state of t			
4.1	Fedloan Servicing	Last 4 digits of account number 1FD0	\$2,223.00			
الــــــــــــــــــــــــــــــــــــ	Nonpriority Creditor's Name P.O. Box 60610	When was the debt incurred? 06/12	Professional Agency and Associated Associate			
	Harrisburg, PA 17106 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
		☐ Contingent				
	Debtor 1 only	☐ Unfiguidated				
	Debtor 2 only	☐ Disputed				
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	At least one of the debtors and another	Student loans				
	☐ Check if this claim is for a community debt	at you did not				
	Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce th report as priority claims				
	No No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	□ Yes	Other, Specify	a is in talking and a second			
		Student Loan				

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Debtor '	Tiffanie Nikole McLeary	Case number (if know)				
4.2 0	Forth Group	Last 4 digits of account number	\$4,291.66			
-	Nonpriority Creditor's Name 22 East Cullerton St. Chicago, IL 60616	When was the debt incurred?				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Unliquidated ☐ Disputed				
	☐ At least one of the debtors and another ☐ Check if this claim is for a community	Type of NONPRIORITY unsecured claim:				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	™ No	Debts to pension or profit-sharing plans, and other similar debts				
	☐ Yes	Other. Specify Condo assessments	and the second of the second o			
4.2	Kohl Department Store	Last 4 digits of account number 2558	\$423.00			
	Nonpriority Creditor's Name P.O. Box 3115	When was the debt incurred? 10/2013				
	Milwaukee, WI 53201 Number Street City State ZIp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	Is the claim subject to offset?	Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other, Specify Charge account				
4.2	Mercy	Last 4 digits of account number 1080	\$200.00			
رهـــا	Nonpriority Creditor's Name P.O. Box 776459	When was the debt incurred? 10/19/17				
	Chicago, IL 60677 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	Check if this claim is for a community	Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	No	Debts to pension or profit-sharing plans, and other similar debts				
	■ No ☐ Yes	Other Specify Medical				
	Let 105	- Onici. Specify	and the state of t			

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Debtor	1 Tiffanie Nikole McLeary	Case number (If know)	and the second s
4.2	Midwest Othopaedics - Attn: 1685R2	Last 4 digits of account number 2576	\$2,772.01
	Nonpriority Creditor's Name P.O. Box 14000	When was the debt incurred? 5/10/17	n.
	Belfast, ME 04915 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	Contingent	
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans	
	Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts	
	■ No □ Yes	Medical bills Medical bills	None-
4.2	Mohela	Last 4 digits of account number 2MO0	\$136,844.00
	Nonpriority Creditor's Name 14528 S. Outer 40 Chesterfield, MO 63017 Number Street City State Zlp Code	When was the debt incurred? 03/2011 As of the date you file, the claim is: Check all that apply	ours.
	Who incurred the debt? Check one. Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Unliquidated ☐ Disputed	
	At least one of the debtors and another Check if this claim is for a community debt	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Student loan	
4.2	Nationwide Credit, Inc.	Last 4 digits of account number	\$5,214.86
	Nonpriority Creditor's Name P.O. Box 14581 Des Moines, IA 50306	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only Debtor 2 only	☐ Contingent ☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did no report as priority claims	ıt.
	No No	☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify Collection Agency for Chase Bank	
	☐ Yes	Other, Specify	

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	Tiffanie Nikole McLeary	Case number (if know)			
4.2	New York Life	Last 4 digits of account number	\$2,062.00		
0 '	Nonpriority Creditor's Name	Last 4 digits of account number			
	P.O. Box 6916	When was the debt incurred?			
	Chicago, IL 60616				
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply			
1	Who incurred the debt? Check one.				
]	Debtor 1 only	☐ Contingent			
1	Debtor 2 only	☐ Unliquidated			
I	Debtor 1 and Debtor 2 only	☐ Disputed			
I	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
i	☐ Check if this claim is for a community	☐ Student loans			
	debt	Obligations arising out of a separation agreement or divorce that you did not			
ı	s the claim subject to offset?	report as priority claims			
	No No	☐ Debts to pension or profit-sharing plans, and other similar debts			
	☐ Yes	Other. Specify Loan against cash value of whole life policy			
4.2	Nordstrom	Last 4 digits of account number 3369	\$579.00		
	Nonpriority Creditor's Name	And the state of t			
	13531 É. Caley	When was the debt incurred? 01/2014			
	Englewood, CO 80111	As of the date you file, the claim is: Check all that apply			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you me, the claim is. Oneon an aret apply			
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	Unliquidated			
	Debtor 1 and Debtor 2 only	Disputed			
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community	Student loans			
	debt	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	is the claim subject to offset?	Debts to pension or profit-sharing plans, and other similar debts			
	No				
	☐ Yes	Other. Specify Credit card			
4.2	Northwestern Medicine	Last 4 digits of account number 0925	\$1,459.85		
limited and	Nonpriority Creditor's Name	7/00/40			
	28155 Network Place	When was the debt incurred? 7/20/16			
-	Chicago, IL 60673 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply			
	Who incurred the debt? Check one.	, , , , , , , , , , , , , , , , , , , ,			
	Debtor 1 only	☐ Contingent			
	• .	☐ Unliquidated			
	Debtor 2 only	_ `			
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:			
	At least one of the debtors and another				
	Check if this claim is for a community	Student loans Obligations arising out of a separation agreement or divorce that you did not			
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement of divorce that you did not report as priority claims			
	■ No □ Debts to pension or profit-sharing plans, and other similar debts				
	• • •				
	Yes	Other, Specify Medical			

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No North No North No	Debtor 1 Tiffanie Nikole McLeary		Case number (if know)			
Nonprotity Creditor's Name 625 North Michigan Ave Chicago, II. 60811	4.2		Last 4 digits of account number	\$400.00		
Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who Incurred the debt? Check one. Debtor 2 only Unliquidated Unli		625 North Michigan Ave	When was the debt incurred?			
Debtor 2 only Debtor 1 and Debtor 2 only Disputed		Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply			
Debtor 1 and Debtor 2 only		Debtor 1 only	☐ Contingent			
All least one of the debtors and another Check if this claim is for a community debt Check if this claim is for a community debt Check if this claim is for a community debt Check if this claim is for a community debt Check if this claim is for a community debt Check if this claim is for a community debt Check if this claim is for a community debt Check if this claim is for a community debt Check one. Check if this claim is for a community debt Check one. Check if this claim is for a community debt Check one. Check if this claim is for a community debt Check if this claim is for a community debt Carol Stream, II. 60197 Number Street City State IZP Code Carol Stream, III. 60197		☐ Debtor 2 only	☐ Unliquidated			
Check if this claim is for a community debt Student loans Obligations arising out of a separation agreement or divorce that you did not report as sprictly claims Student loans Other, Specify Medical bills			☐ Disputed			
Check it this claim is for a community debt Check it this claim is for a community debt Check it this claim is for a community debt Specify Credit card		At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
Is the claim subject to offset? report as priority claims Debts to pension or profil-sharing plans, and other similar debts San.00		☐ Check if this claim is for a community				
As Overstock/Comenity Capital Bank Last 4 digits of account number \$30.00			report as priority claims			
As of the date you file, the claim is: Check all that apply Carolitors Name P.O. Box 183000		III No				
Nonpriority Creditor's Name P.O. Box 183003 Columbus, OH 43218 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor and another Check if this claim is for a community debt Is the claim subject to offset? Nonpriority Creditor's Name P.O. Box 18799 Carol Stream, IL 60197 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 and Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 and Debtor 2 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 7 only Debtor 8 only Debtor 9 only Debtor 1 and Debtor 9 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 4 only Debtor 4 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 7 only Debtor 8 only Debtor 9 on		Yes	Other. Specify Medical bills	I MANAGAMININ KANIN MAKANIN MA		
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Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only		P.O. Box 183003	When was the debt incurred?			
Debtor 1 only			As of the date you file, the claim is: Check all that apply			
Debtor 2 only		Who incurred the debt? Check one.				
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? Physicans Immediate Care Nonpriority Creditor's Name P.O. Box 8799 Carol Stream, IL 60197 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 1 and Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 3 one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts Type of NONPRIORITY unsecured claim: Type of Nonpriority Creditor's Name P.O. Box 8799 When was the debt incurred? St7/17 As of the date you file, the claim is: Check all that apply Contingent Debtor 1 only Debtor 1 only Debtor 2 only Debtor 3 and Debtor 2 only Debtor 4 and Debtor 2 only Debtor 5 and another Check if this claim is for a community debt Student loans Debts to pension or profit-sharing plans, and other similar debts		Debtor 1 only	☐ Contingent			
At least one of the debtors and another Student loans Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims Other. Specify Credit card		☐ Debtor 2 only	☐ Unliquidated			
At least one of the debtors and another Student loans Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims No		☐ Debtor 1 and Debtor 2 only	☐ Disputed			
Check it this claim is for a community debt Check it this claim is for a community debt Check it this claim is for a community debt Contingent Continge		☐ At least one of the debtors and another				
Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit card Other. Specify Credit card Physicans Immediate Care Last 4 digits of account number 1478 \$29.61 When was the debt incurred? 5/7/17 Carol Stream, IL 60197 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Contingent Debtor 2 only Debtor 1 and Debtor 2 only Disputed At least one of the debtors and another Type of NONPRIORITY unsecured claim: Check if this claim is for a community debt Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts						
Debts to pension or profit-sharing plans, and other similar debts						
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Physicans Immediate Care Last 4 digits of account number 1478 \$29.61						
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Number Street City State ZIp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? As of the date you file, the claim is: Check all that apply As of the date you file, the claim is: Check all that apply As of the date you file, the claim is: Check all that apply As of the date you file, the claim is: Check all that apply As of the date you file, the claim is: Check all that apply As of the date you file, the claim is: Check all that apply Contingent Unliquidated Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts		P.O. Box 8799	When was the debt incurred? 5/7/17			
Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Disputed Disputed Disputed Type of NONPRIORITY unsecured claim: Check if this claim is for a community debt Is the claim subject to offset? Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts			As of the date you file, the claim is: Check all that apply			
□ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt □ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ No □ Debts to pension or profit-sharing plans, and other similar debts		·	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
□ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt □ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ No □ Debts to pension or profit-sharing plans, and other similar debts		Debtor 1 only	☐ Contingent			
□ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt □ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ No □ Debts to pension or profit-sharing plans, and other similar debts		•				
☐ At least one of the debtors and another ☐ Check if this claim is for a community debt ☐ Check if this claim subject to offset? ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ No ☐ Debts to pension or profit-sharing plans, and other similar debts			<u> </u>			
☐ Check if this claim is for a community debt Is the claim subject to offset? ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts			Type of NONPRIORITY unsecured claim:			
debt Obligations arising out of a separation agreement or divorce that you did not report as priority claims No Debts to pension or profit-sharing plans, and other similar debts						
□ Debts to pension or profit-sharing plans, and other similar debts		debt				
— 140						
☐ Yes						
		∐ Yes	Mar Other, Specify			

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eptor 1	Tiffanie Nikole McLeary	Case number (if know)	
3	Radiology Physicians, Ltd	Last 4 digits of account number 0001	\$267.00
	Nonpriority Creditor's Name P.O. Box 2150	When was the debt incurred? 7/27/17	
T	Bedford Park, IL 60499 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	Check if this claim is for a community debt	Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	M No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Medical	
3	Transworld Systems	Last 4 digits of account number 9358	\$200.0
	Nonpriority Creditor's Name P.O. Box 15618	When was the debt incurred?	
	Wilmington, DE 19850 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
	M No	\square Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify Medical	
3	United Credit Union	Last 4 digits of account number 1005	\$4,833.
. لـــــ	Nonpriority Creditor's Name	AAAN AS	and a state of the
	4444 S. Pulaski	When was the debt incurred? 08/2015	
	Chicago, IL 60632 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	,	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	M Other, Specify Unsecured loan	
eriss		ot That You Already Listed bout your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example	

Part 4: Add the Amounts for Each Type of Unsecured Claim

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Case number (if know)

				Total Claim
Total claims	6a.	Domestic support obligations	6a.	\$ 0.00
om Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
Total	6f.	Student loans	6f.	\$ Total Claim 139,067.00
claims om Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 48,227.37
	6į.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 187.294.37

Debtor 1 Tiffanie Nikole McLeary

amounts for each

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	Section of the sectio	mation to identify your	Maria de la companione de			
Debto	or 1	Tiffanie Nikole M First Name	IcLeary Middle N	Name	Last Name	
Debto	or 2 e i(, filing)	First Name	Middle 1	Marya	Last Name	-
' '	• •					
Unite	d States B	ankruptcy Court for the:	NORTHER	N DISTRICT OF ILL	WOIS	64
Case (if know	number					Check if this is an amended filing
		orm 106G				
					nexpired Leases	12/15
inform additi 1. E	nation. If nonal page Do you have No. Che Yes, Fill	nore space is needed, one of the space is needed, one of the space of	copy the addi case number acts or unexporm with the co pelow even if the	itional page, fill it our (if known). sired leases? burt with your other she contacts of leases	t, number the entries, and attac chedules. You have nothing else are listed on Schedule A/B:Prope	
е	xample, r	ent, vehicle lease, cell red leases.	phone). See th	he instructions for this	form in the instruction booklet for	more examples of executory contracts
	Person or	r company with whom y Name, Number, Street, Ci	you have the o ly, State and ZIP C	contract or lease	State what the contract or k	ease is for
2.1	Name	namadakani anti Masiani da kalamatan ya kata ya kata ya kata kata kata kata	agon () is a function of the property of the second section of the			
	, , , , , , ,					
	Number	Street	- Land Control of Cont			
Managar (and department)	City		State	ZIP Code	etromoniste Kalika kitaka 1992 (1997) (1997) (1997) (1997) (1997) (1997) (1997) (1997) (1997) (1997) (1997) (1997) (1997)	el Nobel des mont folgret person et mission mission de de designer à la mission de montre de la company de la Sel de Ville de Vil
2.2	Name	The state of the s	de molecular constituent and the second and the sec	and the substitute of the subs	and dissensor	
				A Control of Control o		
	Number	Street				
2.3	City	Park (Park) Expendence (Salaha) makan Park (Salaha) makan Esta (Salaha) (Salaha)	State	ZIP Code	energenen.	
2.0	Name				American and American	
	Number	Street				
		Ou est		710.0.1		
2.4	City		State	ZIP Code		
	Name	and an extension of the second				
	Number	Street	- Laborator e d'alian l'acceptant en	and the state of t		
	City		State	ZIP Code		
2.5	Name	And the second section of the sectio				
	Number	Street	hand the state of	ood dadda yr llenno'r geryggef rygdigyddigddiad d daar o ac ac ac arrend diddiad	or remarkable	

ZIP Code

City

State

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			S. Carlos S. Mariana		
BEST STATES	information to identify your	case.			
Debtor 1	Tiffanie Nikole M	CLeary Middle Name	Last Name		
Debtor 2	Last adulto	middle Hanie	wood (tolling		
(Spouse if, fili	ing) First Name	Middle Name	Last Name	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	\$46\$ ***********************************	
Case num (if known)	ber				☐ Check if this is an amended filing
Officia	l Form 106H			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	and add ming
	iule H: Your Cod	ebtors			12/15
fill it out, a your name	and number the entries in the e and case number (if known)	boxes on the left. Attac . Answer every question	h the Additional Page to ti n.	nis page. On the to	needed, copy the Additional Page, p of any Additional Pages, write
1. Do	you have any codebtors? (If	you are filing a joint case,	do not list either spouse as	a codebtor.	
Ø No □ Yes					
	thin the last 8 years, have you na, California, Idaho, Louisiana				
₩ No.	. Go to line 3.				
☐ Yes	s. Did your spouse, former spo	use, or legal equivalent liv	e with you at the time?		
in line Form out C	e 2 again as a codebtor only	if that person is a guarai	ntor or cosigner. Make sur	e you have listed t). Use Schedule D	ng with you. List the person shown he creditor on Schedule D (Official Schedule E/F, or Schedule G to fill editor to whom you owe the debt
	Name, Number, Street, City, State and Z	IP.Code		and the first program of the second control	es that apply:
3.1				☐ Schedule D, lir	
	Name			☐ Schedule E/F,	
				☐ Schedule G, lì	ne
•	Number Street City	State	ZIP Code		
3.2	and the second and th	i kolonikikulikuminikikonulailare kerilohen erreteren erreteren erreteren arenderen erreterin eke		☐ Schedule D, lir	ne
entidenteriormeterior co	Name	· · · · · · · · · · · · · · · · · · ·	annu d'aireilean a reid a deach an dear an deach an deach aire an deach an an deach an an deach an an deach an	☐ Schedule E/F,	
				☐ Schedule G, li	ne
-	Number Street	artine the second control of the second cont			
	City	State	ZIP Code		

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Fill in this inforn	nation to identify your	case:			
Debtor 1	Tiffanie Nikole Mo	Leary			
Debtor 2	First Name	Middle Name	Last Name		
(Spouse if, filing)	First Name	Middle Name	Last Name	Addition to the second	
United States Ba	nkruptcy Court for the:	NORTHERN DIST	RICT OF ILLINOIS		
Case number (if known)	April 1987				Check if this is an amended filing
<u></u>			riduals Filing Unde	er Chapter 7	12/15
you have leas You must file thi whiche on the	ever is earlier, unless the form	and the lease has n vithin 30 days after ne court extends th	you file your bankruptcy petition on e time for cause. You must also se	end copies to the creato	rs and lessors you list
	eople are filing togethend date the form.	r in a joint case, bo	th are equally responsible for sup	plying correct information	on. Both debtors must
Be as complete write y	and accurate as possil our name and case nu	ole. If more space is mber (if known).	s needed, attach a separate sheet	to this form. On the top o	of any additional pages,
Pariot List Y	our Creditors Who Hav	e Secured Claims		Annual to the local distance of the local di	
information b			Creditors Who Have Claims Sec What do you intend to do with a secures a debt?	the property that Di	l Form 106D), fill in the d you claim the property exempt on Schedule C?
Creditor's N	Nationstar Mortgage	, (Mr. Cooper)	☐ Surrender the property. ☐ Retain the property and redee	_	No
Description of			Retain the property and enter Reaffirmation Agreement.	1000	Yes
property securing debt	Chicago, IL 60616	COOK County	☐ Retain the property and [expla	ain]:	
Part 2 I list Y	our Unexpired Person	al Property Leases			
For any unexpir	ed personal property l	ease that you listed al estate leases. U	in Schedule G: Executory Contra nexpired leases are leases that are the trustee does not assume it. 11	e still in effect; the lease (es (Official Form 106G), fill period has not yet ended.
Describe your	unexpired personal pro	operty leases		Willth	e lease be assumed?
Lessor's name:				□ No	
Description of le Property:	eased			☐ Ye	s
Lessor's name:	٠			□ No	
Description of le Property:	eased			☐ Ye	s
Lessor's name:				□ No	
Official Form 108	3	Statement of I	ntention for Individuals Filing Und	ier Chapter 7	page

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Debtor 1 Tiffanie Nikole McLeary	Case number (if known)	
Description of leased Property:		☐ Yes
Lessor's name: Description of leased Property:		□ No □ Yes
Lessor's name: Description of leased Property:		□ No □ Yes
Lessor's name: Description of leased Property:		□ No □ Yes
Lessor's name: Description of leased Property:		□ No □ Yes
Under penalty of perjury, I declare that I have indicated my intention a property that is subject to an unexpired lease X Tiffanie Nikole McLeary Signature of Debtor 1	bout any property of my estate that se X Signature of Debtor 2	cures a debt and any personal
Date June 15, 2018	Date	

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United States Bankruptcy Court Northern District of Illinois

		1401 therm District of Thirds						
In re	Tiffanie Nikole McLeary		Case No.					
		Debtor(s)	Chapter 7					
	VERIFICATION OF CREDITOR MATRIX							
		Number of Creditors:		35				
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my							
	(our) knowledge.							
			~ 0					
-		1. 1/1/	10/- /					
Date:	June 15, 2018	Affanse.	// len					
A. C.	427	Tiffanie Nikole McLeary						
		Signature of Debtor						

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapte	r 7:	Liquidation
	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

\$20	0	filing fee	
+ \$7	5	administrative	fee
\$27	5	total fee	

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft.

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankru

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.